



On-farm Business Planning Resources for Agriculture and Aquaculture

Megan Murtaugh

September 2025

Introduction

In June 2025, the *Linking Agriculture and Aquaculture Farm Vitality and Health Forum* was held to connect agriculture, aquaculture, and health care community members and to discuss the physical, psychological, and behavioral needs of Delaware's farming and aquaculture communities. During an afternoon activity, participants self-selected into groups on various topics of interest. Each group worked through the Strategic Doing™ process to identify a “big easy” collaborative project. Individuals from the Delaware Department of Agriculture, Delaware Department of Natural Resources and Environmental Control, Delaware Farm Bureau, USDA Farm Service Agency in Delaware, and the University of Delaware Cooperative Extension expressed interest in working on a project around on-farm business planning resources. The group's final deliverable is this fact sheet of existing resources and tools. Many farm business programs are available to farmers and shellfish aquaculture growers throughout Delaware, with some geared toward prospective or beginning farmers/growers, while others are more appropriate for established farmers/growers looking to diversify or accelerate their operation. Other relevant programs may exist, and this list does not endorse any particular program over another.

Programs for Prospective and Beginning Farmers

Delaware State University Extension

The *Farm School* offered by the Delaware State University Extension program includes production, risk management, and marketing training for new farmers. This three-phase program includes in-person training, hands-on learning, and mentorship. More

information can be found on the Delaware State University [website](#).

Chesapeake Agriculture Innovation Center

The Chesapeake Agriculture Innovation Center (CAIC) offers several programs to help grow a successful business. The *Producers Startup Program* is a free course designed for new and beginning farmers. From doing effective market research to formally establishing your company, and from avoiding pitfalls to raising capital, you'll build a foundation for success. The course is virtual and meets weekly throughout the duration of the program.

The *Emerging Business Program* combines classroom training with one-on-one consulting and tools to help you identify challenges, map solutions, and facilitate growth in your farm business. This free course is virtual and meets weekly throughout the duration of the program. More information on both of these programs can be found on the CAIC [website](#).

University of Delaware

The Delaware *Beginning Farmer Program* is for new and beginner farmers working in small-scale vegetable and/or fruit production. This training will explore the fundamentals of soil fertility and health, basic crop production, integrated pest management, food safety, and business planning and development. This is an in-person program and costs \$75 to participate. Further information can be found on the University of Delaware's Cooperative Extension [website](#).

Horizon Farm Credit

The *Ag Biz Masters* is an FSA Certified interactive learning series designed specifically for young and beginning farmers. The two-year program takes a blended learning approach with on-demand, eLearning modules and activities, coupled with live webinar instruction. This hybrid online synchronous and self-paced program series is for new and beginning farmers. The program costs \$225, but a reimbursement is available for those in Horizon's territory. More information can be found on the Horizon Farm credit [website](#).

U.S. Department of Agriculture

The U.S. Department of Agriculture (USDA) offers a free program titled *How to Start a Farm: Plan Your Operation*, which helps you think about your operation from the ground up and start planning for your business. A good farm business plan is your roadmap to start-up, profitability, and growth, and provides the foundation for your conversation with USDA about how our programs can complement your operation. USDA provides online resources for planning, which includes templates and guidance. More information can be found on the USDA [website](#).

Additionally, USDA provides a *Local County Office Finder*. USDA Service Centers are designed to be a single location where customers can access the services provided by the Farm Service Agency, Natural Resources Conservation Service, and the Rural Development agencies. This [website](#) will provide the address of a USDA Service Center and other Agency offices serving your area along with information on how to contact them.

University of Maryland Extension

The University of Maryland Extension program offers several free online tools for new growers. The University's *Online Economic Spreadsheet for Oyster Aquaculture* provides model inputs for users to simulate an oyster farm for 10 years and help them to make informed financial decisions about an oyster aquaculture business model. The tool gives the user

the opportunity to do "what if" scenarios--adjusting price, mortality, production level, etc. More information can be found on the University of Maryland Extension [website](#).

The *Planning for Success in Your Aquaculture Business* online tool is good for aquaculture growers, even if they don't have all of their real numbers yet. It provides considerations for starting a shellfish aquaculture business, and includes simple balance sheet examples. More information can be found in a [pdf](#) provided by the University of Maryland Extension program.

The *Hiring and Retaining Farm Employees- What you Need to Know and Do* is a free online course that provides an overview of considerations when hiring and strategies for retaining farm employees. Delaware and Maryland labor laws are outlined. Information about how to include health care and retirement benefits to employees is also provided. Lastly, a downloadable and editable employee handbook is provided that you can adapt for your business operation. More information can be found on the Maryland Risk Management [website](#).

Business Accelerator and Diversification Programs for Existing Farmers

Horizon Farm Credit

Horizon Farm Credit's *Member Assistance Program* provides access to Healthy Spark Services which includes counselling, legal, personal growth, and other mental health assistance. The program is free for Horizon members. Counseling services are free after the 3rd session. More information can be found on the Horizon Farm Credit [website](#).

Chesapeake Agriculture Innovation Center

The Chesapeake Agriculture Innovation Center (CAIC) provides a program titled *Developing Successful Value-Added Products*. Instructors will guide you through the product development process

with topics ranging from formulating recipes to navigating legal requirements. You'll finish the program with a personalized roadmap for commercialization of your own value-added product. The program is free of charge with weekly virtual sessions. More information can be found on the CAIC [website](#).

University of Maryland Extension

The University of Maryland Extension program offers several free online tools for new growers. The University's *Online Economic Spreadsheet for Oyster Aquaculture* provides model inputs for users to simulate an oyster farm for 10 years and make informed financial decisions about an oyster aquaculture business model. The tool gives the user the opportunity to do "what if" scenarios--adjusting price, mortality, production level, etc. More information can be found on the University of Maryland Extension [website](#).

Other Helpful Resources

University of Delaware Extension

The University of Delaware's Cooperative Extension page has *Farm Business Management Resources* in the forms of Excel Sheets and PDFs. These free resources provide business management in terms of enterprise budgets, excel tools, and fact sheets. More information can be found on the University of Delaware Extension [website](#).

The *Weekly Crop Update* provides in season information published from UD Extension personnel including relevant economic information. More information can be found on the University of Delaware Extension [website](#).

Annie's Project is a farm business planning program geared to female farmers. The program builds confidence in women farmers, and helps develop networks. The online webinars are free to register. More information can be found on Annie's project [website](#).

Chesapeake Agriculture Innovation Center

The Chesapeake Agriculture Innovation Center (CAIC) offers a *Farm Business Assistance* program, which includes one on one consulting at a free, or low charge. The program gives USDA grant writing assistance, produce safety training, and wholesaling assistance. More information about the program can be found on the CAIC [website](#).

Delaware Farm Bureau

The Delaware Farm Bureau provides information on a variety of programs and resources through its [website](#). It also serves as the Voice of Agriculture, advocating on behalf of farmers across the state. In addition, the Bureau's *Young Farmers and Ranchers Committee* helps connect young and beginning farmers with valuable resources and industry networks.

Delaware Department of Agriculture

The Delaware Department of Agriculture provides a *Licenses and Permits* program. This free program provides information and application links for required licenses related to farming, forestry, pesticides, animal care, food processing, and other agricultural activities in Delaware. Additionally, it helps new farmers access markets/grants, clarifies permit needs, and supports sustainability. More information can be found on the Delaware Department of Agriculture's [website](#).

Additionally, the Department of Agriculture provides a *Young Farmers Program*. This free program offers no-interest, long-term loans to help eligible young Delaware farmers purchase farmland, with a requirement to place the land under permanent agricultural preservation. It reduces upfront costs by covering up to 70% of development rights' value. More information can be found on the Delaware Department of Agriculture's [website](#).

U.S. Department of Agriculture

The U.S. Department of Agriculture (USDA) provides a free reference guide called the *Delaware Partnership Guide*, summarizing technical and financial assistance programs from conservation

partners such as NCRS, DDA, DNREC, Etc. More information can be found on the USDA [website](#).

Department of Natural Resources and Environmental Control

The Department of Natural Resources and Environmental Control (DNREC) offers information about *Shellfish Aquaculture in Delaware's Inland Bays and oyster ground leases in Delaware Bay*. The Division of Fish and Wildlife makes acreage available in the Inland Bays for shellfish aquaculture leases. Available Delaware Bay oyster ground areas for lease are advertised annually. More information can be found on the DNREC [website](#) or by calling the Fisheries office at 302-735-2960.

Farm Aid/Cultivemos Resources and Webinars

Farm Aid offers a free *Facilitation Guide for employers and educators Working with Farmworkers*. The resources on this webpage includes materials developed as part of the North East Farm and Ranch Stress Assistance Network aka Cultivemos. Materials developed for employers working with Latino employees will find publications and video training about financial and health insurance literacy appropriate for individuals not accustomed to US systems. More information can be found on the Farm Aid [website](#).

References

“Ag Biz Masters.” Ag Biz Masters | Horizon Farm Credit, www.horizonfc.com/ag-biz-masters

“Beginning Farmer Program: Cooperative Extension: University of Delaware.” Cooperative Extension | University of Delaware, www.udel.edu/academics/colleges/canr/cooperative-extension/sustainable-production/beginning-vegetable-fruit-grower/

“CULTIVEMOS Resources & Webinars.” Farm Aid, 28 May 2024, [www.farmaid.org/our-work/resources-for-farmers/cultivemos-the-network-for-farmer-well](http://www.farmaid.org/our-work/resources-for-farmers/cultivemos-the-network-for-farmer-well-being/cultivemos-resource-guides-webinars-presentation-guides/)

[being/cultivemos-resource-guides-webinars-presentation-guides/](#)

“Delaware.” Annie’s Project, anniesproject.org/upcoming-classes/delaware/

Delaware Farm Bureau, <https://defb.org/>

“Farm Business Management: Personal & Economic Development: Cooperative Extension: University of Delaware.” Personal & Economic Development | Cooperative Extension | University of Delaware, www.udel.edu/canr/cooperative-extension/sustainable-production/agribusiness/farm-business-management/

“Hiring and Retaining Farm Employees – WH.” MD Risk Management, agrisk.umd.edu/grant-proposals/hiring-and-retaining-farm-employees

KENTCD, kentcd.org/documents/2022%20DE%20Conservation%20Partnership%20Guide%20-%20Mar%202030.pdf

“Licenses & Permits.” Delaware Department of Agriculture - State of Delaware, 22 Nov. 2023, agriculture.delaware.gov/licenses-permits/

“Member Assistance Program.” Member Assistance Program | Horizon Farm Credit, www.horizonfc.com/member-assistance-program

“Plan Your New Farm Operation.” Farmers.Gov, 6 Aug. 2025, www.farmers.gov/your-business/beginning-farmers/business-plan

“Programs.” Chesapeake Ag Innovation Center, 21 July 2025, caic.org/programs/

“Shellfish Aquaculture.” DNREC, 4 June 2025, dnrec.delaware.gov/fish-wildlife/fishing/shellfish-aquaculture/

UMD, shellfishbiz.extension.umd.edu/

University of Maryland Extension,
extension.umd.edu/

USDA Service Center Locator,
offices.sc.egov.usda.gov/locator/app

Weekly Crop Update,
sites.udel.edu/weeklycropupdate/ .

“Welcome to the Farm School!” The Farm School, 5
May 2025, farmschool.org .

“Young Farmers Program.” Delaware Department of
Agriculture - State of Delaware, 17 June 2025,
[agriculture.delaware.gov/agland-preservation-
planning/young-farmers-program/](https://agriculture.delaware.gov/agland-preservation-planning/young-farmers-program/)

Jimmy Kroon, Chief of Planning, Delaware
Department of Agriculture, Dover, DE

Alexis Langenfelder, Ag Literacy & Program
Coordinator, Delaware Farm Bureau,
Camden, DE

Mikayla Paul, Marketing Coordinator, Delaware Farm
Bureau, Camden, DE

*This information is brought to you by the University of Delaware
Cooperative Extension, a service of the UD College of Agriculture
and Natural Resources — a land-grant institution. This institution
is an equal opportunity provider.*

About the Author

Megan Murtaugh, 2025 Extension Scholar, University
of Delaware

Jennifer Volk (corresponding author), Associate
Director, University of Delaware Cooperative
Extension, Dover, DE (jennvolk@udel.edu)

About this Publication

Original Publication Date: September 2025

Peer Reviewers

Alexis Brinsfield, Climate Community Planning
Specialist, Division of Climate, Coastal, and
Energy, Delaware Department of Natural
Resources and Environmental Control,
Dover, DE

Nate Bruce, Farm Business Management Specialist,
University of Delaware Cooperative
Extension, Georgetown, DE

George Class-Peters, Jr., Deputy Principal Assistant,
Delaware Department of Agriculture, Dover,
DE

Zina Hense, Environmental Scientist, Division of
Fish and Wildlife, Delaware Department of
Natural Resources and Environmental
Control, Dover, DE